

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
Daniel L. Reinganum, Esq.  
McDowell Law, PC  
46 W. Main Street  
Maple Shade, NJ 08052  
856-482-5544 / DanielR@McDowellLegal.com



**Order Filed on January 22, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

In Re:

Raymond G. Morgan, 3<sup>rd</sup>  
Melissa M. Morgan

Case No.: 15-27649-ABA

Chapter: 7

Hearing Date: January 8, 2019 at 10:00 am

Judge: Altenburg

**AMENDED ORDER CONFIRMING SEGREGATION OF ESTATES AND SEVERING CASES FOR  
CLARITY OF ADMINISTRATION**

The relief set forth on the following pages, numbered two (2) through three (3) is  
hereby **ORDERED**.

\*\*\*\*\*

**DATED: January 22, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

Case No.: 15-27649-ABA  
Debtor's Name: Raymond G. Morgan, 3<sup>rd</sup> and Melissa M. Morgan  
Caption of Order: Order Confirming Segregation of Severing Cases for Clarity of Administration

---

THIS MATTER having been brought before the Court by John W. Hargrave (the "Trustee"), Chapter 7 Trustee for Raymond G. Morgan, 3<sup>rd</sup> and Melissa M. Morgan, by and through his counsel, McDowell Law, PC, for the entry of an Order confirming the segregation of the Debtors' estates pursuant to 11 U.S.C. §302(b) and for related relief; and the Court having considered the pleadings submitted and the arguments of counsel; and it appearing that good and sufficient notice having been provided to the Office of the United States Trustee, the Debtor's counsel, all creditors who filed proofs of claim, and other parties-in-interest, and for good cause shown it is hereby:

1. **ORDERED** that the estates of Raymond G. Morgan, 3<sup>rd</sup> and Melissa M. Morgan shall remain segregated for purposes of 11 U.S.C. §302(b); and it is further
2. **ORDERED** that the following claims shall be entitled to distributions from the Raymond G. Morgan, 3<sup>rd</sup> Estate, to the extent that there are assets available for distribution:

Claim No.	Creditor	Amount
1	Discover Bank	\$11,182.39
5	Bridgeton Onized FCU	\$18,827.38
6	Bridgeton Onized FCU	\$1,016.39
8	Department Store National Bank	\$1,016.39

3. **ORDERED** that the following claims shall be entitled to distributions from the Melissa M. Morgan Estate, to the extent that there are assets available for distribution:

Claim No.	Creditor	Amount
2	ACAR Leasing LTD d/b/a GM Financial Leasing	\$8,900.10
3	Bridgeton Onized Federal Credit Union	\$18,474.12
4	Bridgeton Onized Federal Credit Union	\$1,116.54
7	Capital One, N.A. (Kohls)	\$1,116.54

4. **FURTHER ORDERED** that the Court shall open a new case for Debtor Melissa M. Morgan.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Raymond G. Morgan, 3rd  
 Debtor

Case No. 15-27649-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jan 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2019.

db +Raymond G. Morgan, 3rd, PO Box 1434, Millville, NJ 08332-8434

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2019 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor BANK OF AMERICA, N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Daniel L Reinganum on behalf of Trustee John W. Hargrave DanielR@McDowellLegal.com, kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;lwood@mcdowelllegal.com;cgetz@mcdowelllegal.com;mfunk@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com  
 Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
 John W. Hargrave on behalf of Trustee John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
 John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
 Kevin M. Buttery on behalf of Creditor Ocwen Loan Servicing, LLC bkyefile@rasflaw.com  
 Michael R. DuPont on behalf of Creditor Bridgeton Onized Federal Credit Union dupont@redbanklaw.com, dana@redbanklaw.com  
 Patrick O. Lacsina on behalf of Creditor Ocwen Loan Servicing, LLC, PATRICK.LACSINA@GMAIL.COM  
 Scott M. Zauber on behalf of Debtor Raymond G. Morgan, 3rd jwiesner@subranni.com, ecf@subranni.com;ecorma@subranni.com;cwild@subranni.com;dhoff@subranni.com

TOTAL: 9